

Information to identify the case:

Debtor 1	Malcon Cruz	Social Security number or ITIN	xxx-xx-9178
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-17947-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Malcon Cruz
aka Malcom Cruz

7/18/17

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Malcon Cruz
 Debtor

Case No. 17-17947-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 67

Date Rcvd: Jul 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2017.

db
 516775979 +Malcon Cruz, 171 Fort Lee Road, Teaneck, NJ 07666-3967
 516775980 +AT&T Corporate Headquarters, 208 South Akard Street, Dallas, TX 75202-4206
 +AT&T Mobility Corporate Offices, 1025 Lenox Park Boulevard NE, Room A325,
 Atlanta, GA 30319-5309
 516775984 +Capital One Bank (USA), NA (FDIC), 4851 Cox Road, Glen Allen, VA 23060-6293
 516775985 +Capital One Bank Corporate Office, 1680 Capital One Drive, Mc Lean, VA 22102-3407
 516775986 +Capital One/Best Buy Headquarters, 7601 Penn Avenue South, Richfield, MN 55423-5007
 516775993 +Citibank, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
 Saint Louis, MO 63179-0040
 516775994 +Citibank, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
 Saint Louis, MO 63179-0040
 516775995 +Citibank, NA (FDIC), 701 East 60th Street, North, Sioux Falls, SD 57104-0493
 516775996 +Citibank/Sears, Citicorp Credit Services, Att: Centralized Bankruptcy, P.O. Box 790040,
 Saint Louis, MO 63179-0040
 516775997 +Citibank/Sears, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
 Saint Louis, MO 63179-0040
 516776000 +Citibank/The Home Depot, Citicorp Credit Services, Centralized Bankruptcy,
 P.O. Box 790040, Saint Louis, MO 63179-0040
 516776001 +Citibank/The Home Depot, Citicorp Credit Services, Centralized Bankruptcy,
 P.O. Box 790040, Saint Louis, MO 63179-0040
 516776002 +Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
 Saint Louis, MO 63179-0040
 516776006 +Department Stores National Bank (FDIC), 701 East 60th Street, Sioux Falls, SD 57104-0432
 516776007 +Discover Bank (FDIC), 502 E. Market Street, Greenwood, DE 19950-9700
 516776009 Equifax, 1550 Peachtree Street NW, Atlanta, GA 30309
 516776010 +Experian, 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 516776011 +Flr Solution, P.O. Box 94498, Las Vegas, NV 89193-4498
 516776012 Grace Pursey, 171 Fort Lee Road, Fort Lee, NJ 07024
 516776014 +HSBC Bank USA, NA (FDIC), 1800 Tysons Boulevard, Mc Lean, VA 22102-4257
 516776019 +Macy's Corporate Office & Headquarters, 7 West 7th Street, Cincinnati, OH 45202-2424
 516776021 +Sears Corporate Headquarters, 3333 Beverly Road, Hoffman Estates, IL 60179-0001
 516776028 +Synchrony Bank/PC Richards & Son, Att: Encore Receivable Management, 400 N Roger Road,
 P.O. Box 3330, Olathe, KS 66063-3330
 516776033 +TD Bank USA Corporate Headquarters, Two Portland Square, Portland, ME 04101-4088
 516776035 +TD Bank USA, NA (FDIC), One Portland Square, Portland, ME 04101-4057
 516776039 +Toyota Motor Credit Corp., c/o National Bankruptcy Services,
 14841 Dallas Parkway - Suite 300, Dallas, TX 75254-7883
 516776040 Trans Union, P.O. Box 2000, Chester, PA 19022-2000
 516776041 +Trans Union Corporate Office, 555 W. Adams Street, Chicago, IL 60661-3631
 516776042 +Visa Dept Store National Bank/Macy's, Att: Bankruptcy, P.O. Box 8053,
 Mason, OH 45040-8053
 516776047 +WFNNB (FDIC), Headquarters, 4455 Spring Mountain Road, Las Vegas, NV 89102-8719
 516776043 Walmart Corporate Office Headquarters, 702 SW 8th Street, Bentonville, AR 72716-8611

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbank@usdoj.gov Jul 18 2017 22:27:21 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 18 2017 22:27:19 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: RMSC.COM Jul 18 2017 22:13:00 Synchrony Bank, c/o PRA Recievables Management, LL,
 POB 41021, Norfolk, VA 23541-1021
 516775981 +EDI: TSYS2.COM Jul 18 2017 22:08:00 Barclays Bank Delaware, 100 S West Street,
 Wilmington, DE 19801-5015
 516775982 +EDI: CAPITALONE.COM Jul 18 2017 22:13:00 Capital One,
 Att: General Correspondence/Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
 516775987 +EDI: MERRICKBANK.COM Jul 18 2017 22:08:00 Cardworks/CW Nexus, Att: Bankruptcy,
 P.O. Box 9201, Old Bethpage, NY 11804-9001
 516775988 +EDI: CAUT.COM Jul 18 2017 22:08:00 Chase Auto Finance, National Bankruptcy Dept,
 201 N Central Avenue, Ms Az1-1191, Phoenix, AZ 85004-8001
 516775989 +EDI: CHASE.COM Jul 18 2017 22:08:00 Chase Bank USA, NA (FDIC),
 200 White Clay Center Drive, Newark, DE 19711-5466
 516775990 +EDI: CHASE.COM Jul 18 2017 22:08:00 Chase Card, Att: Correspondence, P.O. Box 15298,
 Wilmington, DE 19850-5298
 516775991 +EDI: CHASE.COM Jul 18 2017 22:08:00 Chase Card Services, Correspondence Dept,
 P.O. Box 15278, Wilmington, DE 19850-5278
 516775992 +Fax: 602-659-2196 Jul 18 2017 23:05:13 Chex Systems, Inc., Att: Consumer Relations,
 7805 Hudson Road - Suite 100, Woodbury, MN 55125-1595
 516775999 +EDI: CITICORP.COM Jul 18 2017 22:13:00 Citibank/Sears, P.O. Box 6286,
 Sioux Falls, SD 57117-6286
 516776005 +EDI: WFNNB.COM Jul 18 2017 22:13:00 Comenity Bank/New York & Co, P.O. Box 182125,
 Columbus, OH 43218-2125
 516776008 +EDI: DISCOVER.COM Jul 18 2017 22:08:00 Discover Financial, P.O. Box 3025,
 New Albany, OH 43054-3025

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 67

Date Rcvd: Jul 18, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516776013 +EDI: HFC.COM Jul 18 2017 22:08:00 HSBC Bank USA, NA, P.O. Box 5253,
Carol Stream, IL 60197-5253
516776015 +EDI: HY11.COM Jul 18 2017 22:08:00 Hyundai Motor Finance, Att: Bankruptcy,
P.O. Box 20809, Fountain City, CA 92728-0809
516776016 +EDI: HY11.COM Jul 18 2017 22:08:00 Hyundai Motor Finance, Att: Bankruptcy,
P.O. Box 20809, Fountain Valley, CA 92728-0809
516776017 +EDI: CHASE.COM Jul 18 2017 22:08:00 JPMorgan Chase Bank, N.A. (FDIC),
1111 Polaris Parkway, Columbus, OH 43240-2031
516776018 +EDI: TSYS2.COM Jul 18 2017 22:08:00 Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999
516776020 +EDI: MERRICKBANK.COM Jul 18 2017 22:08:00 Merrick Bank (FDIC), 10705 South Jordan Gateway,
Suite 200, South Jordan, UT 84095-3977
516778346 +EDI: RMSC.COM Jul 18 2017 22:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
516776022 +EDI: RMSC.COM Jul 18 2017 22:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
P.O. Box 41021, Norfolk, VA 23541-1021
516776023 +EDI: RMSC.COM Jul 18 2017 22:13:00 Synchrony Bank (FDIC),
170 West Election Road - Suite 125, Draper, UT 84020-6425
516776024 +EDI: RMSC.COM Jul 18 2017 22:13:00 Synchrony Bank/Gap, Att: Bankruptcy,
P.O. Box 956060, Orlando, FL 32896-0001
516776025 +EDI: RMSC.COM Jul 18 2017 22:13:00 Synchrony Bank/Old Navy, Att: Bankruptcy,
P.O. Box 956060, Orlando, FL 32896-0001
516776027 +EDI: RMSC.COM Jul 18 2017 22:13:00 Synchrony Bank/PC Richards & Son, Att: Bankruptcy,
P.O. Box 956060, Orlando, FL 32896-0001
516776026 +EDI: RMSC.COM Jul 18 2017 22:13:00 Synchrony Bank/PayPal CR, Att: Bankruptcy,
P.O. Box 956060, Orlando, FL 32896-0001
516776029 +EDI: RMSC.COM Jul 18 2017 22:13:00 Synchrony Bank/Walmart, P.O. Box 965024,
Orlando, FL 32896-5024
516776032 +EDI: WTRRN BANK.COM Jul 18 2017 22:08:00 TD Bank, Att: Bankruptcy, P.O. Box 9475,
Minneapolis, MN 55440-9475
516776037 EDI: TFSR.COM Jul 18 2017 22:08:00 Toyota Motor Credit Co., P.O. Box 8026,
Cedar Rapids, IA 52408
516776031 +EDI: WTRRN BANK.COM Jul 18 2017 22:08:00 Target, Corporate Offices & Headquarters,
1000 Nicollet Mall, Minneapolis, MN 55403-2542
516776030 +EDI: WTRRN BANK.COM Jul 18 2017 22:08:00 Target, c/o Financial & Retail Services,
Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
516776046 +EDI: WFFC.COM Jul 18 2017 22:13:00 WFFNB/Bobs Discount Furniture, P.O. Box 10438,
Des Moines, IA 50306-0438
516776044 +EDI: WFFC.COM Jul 18 2017 22:13:00 Wells Fargo Bank Corporate Offices,
420 Montgomery Street, San Francisco, CA 94104-1298
516776045 +EDI: WFFC.COM Jul 18 2017 22:13:00 Wells Fargo Bank, N.A. (FDIC),
101 North Phillips Avenue, Sioux Falls, SD 57104-6714

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516775983* +Capital One, Att: General Correspondence, Bankruptcy, P.O. Box 30285,
Salt Lake City, UT 84130-0285
516775998* +Citibank/Sears, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
Saint Louis, MO 63179-0040
516776003* +Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
Saint Louis, MO 63179-0040
516776004* +Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040,
Saint Louis, MO 63179-0040
516776034* +TD Bank USA Corporate Headquarters, Two Portland Square, Portland, ME 04101-4088
516776036* +TD Bank USA, NA (FDIC), One Portland Square, Portland, ME 04101-4057
516776038* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co., P.O. Box 8026, Cedar Rapids, IA 52408)
TOTALS: 0, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov
Virginia E. Fortunato on behalf of Debtor Malcon Cruz njbankruptcy911@gmail.com,
bankruptcynotices2011@gmail.com

TOTAL: 4